

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
TRENTON VICINAGE

In re:

Jacqueline Kushner
Larry J. Kushner
Debtor(s)

Case No. 18-33285 / CMG

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Albert Russo, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/27/2018.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 11/21/2019.
- 6) Number of months from filing to last payment: 11.
- 7) Number of months case was pending: 15.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$1,025.00
Less amount refunded to debtor	\$965.14

NET RECEIPTS: **\$59.86**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$59.86
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$59.86**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS	Unsecured	NA	33,026.04	33,026.04	0.00	0.00
BANK OF AMERICA	Unsecured	NA	486.10	486.10	0.00	0.00
CITIBANK, N.A.	Unsecured	NA	424.76	424.76	0.00	0.00
CITIBANK, N.A.	Unsecured	NA	270.31	270.31	0.00	0.00
CW NEXUS CREDIT CARD HOLDING	Unsecured	NA	1,322.20	1,322.20	0.00	0.00
DEPARTMENT STORE NATIONAL B	Unsecured	NA	486.41	486.41	0.00	0.00
DEPARTMENT STORE NATIONAL B	Unsecured	NA	3,021.59	3,021.59	0.00	0.00
DEPARTMENT STORE NATIONAL B	Unsecured	NA	1,090.00	1,090.00	0.00	0.00
FORD MOTOR CREDIT COMPANY,	Secured	NA	8,755.35	0.00	0.00	0.00
FORD MOTOR CREDIT COMPANY,	Secured	NA	3,214.01	0.00	0.00	0.00
HSBC BANK USA, N.A.	Secured	NA	1,376,336.49	874,815.52	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	NA	11,002.74	11,002.74	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	21,648.97	21,648.97	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	2,225.82	2,225.82	0.00	0.00
NCB Management Services	Unsecured	NA	5,205.83	5,205.83	0.00	0.00
NEW CENTURY FINANCIAL SERVIC	Unsecured	NA	1,114.25	1,114.25	0.00	0.00
NISSAN MOTOR ACCEPTANCE COR	Secured	NA	1,406.19	0.00	0.00	0.00
NISSAN MOTOR ACCEPTANCE COR	Secured	NA	2,325.12	0.00	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	NA	1,231.86	1,231.86	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	NA	798.35	798.35	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	NA	4,222.45	4,222.45	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	NA	1,620.53	1,620.53	0.00	0.00
PYOD LLC	Unsecured	NA	265.49	265.49	0.00	0.00
PYOD LLC	Unsecured	NA	421.48	421.48	0.00	0.00
QUANTUM3 GROUP LLC AS AGENT	Unsecured	NA	937.90	937.90	0.00	0.00
SYNCHRONY BANK	Unsecured	NA	2,055.33	2,055.33	0.00	0.00
US BANK NATIONAL ASSOCIATION	Secured	NA	781,093.37	300,879.65	0.00	0.00
VERIZON BY AMERICAN INFOSOUR	Unsecured	NA	1,119.15	1,119.15	0.00	0.00
Wells Fargo Bank, NA	Unsecured	NA	362.27	362.27	0.00	0.00
Wells Fargo Bank, NA	Secured	NA	1,033.16	1,033.16	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$1,175,695.17	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$1,033.16	\$0.00	\$0.00
TOTAL SECURED:	\$1,176,728.33	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$11,002.74	\$0.00	\$0.00
TOTAL PRIORITY:	\$11,002.74	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$83,357.09	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$59.86</u>
Disbursements to Creditors	<u>\$0.00</u>
TOTAL DISBURSEMENTS :	<u>\$59.86</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/25/2020

By: /s/ Albert Russo

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.